

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

IN RE:) Case No: 21-41915-399 Chapter 13
JOSHUA MANDELBERGER) Plan Pmt: \$1,565X2; \$1,530X58
) Term:
) MIN \$ 9,410.00 to Gen Unsec
Debtor) 1ST AMENDED

CERTIFICATION AND ORDER OF CONFIRMATION FOR CHAPTER 13 PLAN

CERTIFICATION

COMES NOW Diana S. Daugherty, Standing Chapter 13 Trustee, and certifies that: the Trustee has reviewed the Debtor's schedules and plan, and has conducted a Section 341 meeting of creditors, and except to the extent the Trustee's objection has been overruled, the Chapter 13 plan complies with all Chapter 13 and other applicable provisions of Title 11 United States Code; the Debtor has advised that they have made all DSO payments and filed all tax returns as required by 11.U.S.C. § 1325(a)(8) & (9) or the Trustee's objection has been overruled. The Debtor is substantially current in their payments to the Trustee; and the Trustee is not aware of any outstanding objections to confirmation.

Dated: October 07, 2021
CNFORD-SI


Original Confirmation hearing set for:
August 04, 2021

/s/ Diana S. Daugherty, Chapter 13 Trustee
Diana S. Daugherty, Chapter 13 Trustee
P.O. Box 430908
St. Louis, MO 63143
(314) 781-8100 Fax: (314) 781-8881
trust33@ch13stl.com

ORDER

It is **ORDERED** that the plan is confirmed; that the Trustee shall distribute any payments received in conformance with Title 11; that except as provided in 11 U.S.C. § 1304(b), the Debtor is hereby prohibited during the pendency of this case from in any way encumbering or disposing of any property of this estate or from incurring any further debt, without prior written approval of the Court excepting debts incurred for protection of life, health, or property when not reasonably practical to secure prior approval. **The automatic stay under 11 U.S.C. § 362 and 11 U.S.C. § 1301 is terminated as to any collateral listed in 3.9(B) of the plan.** Any provision in the plan providing for special classification and treatment of claims filed after the Bankruptcy Rule 3002(c) or 11 U.S.C. § 502(b)(9) date shall be void; such claims shall receive treatment pursuant to 11 U.S.C. § 726(a)(3).

DATED: October 8, 2021
St. Louis, Missouri


Barry S. Schermer
United States Bankruptcy Judge

21-41915-399

**CERTIFICATION AND ORDER OF CONFIRMATION FOR
CHAPTER 13 PLAN**

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Copy mailed to:

JOSHUA MANDELBERGER
4260 CASTLEMAN AVE.
SAINT LOUIS, MO 63110

Diana S. Daugherty, Chapter 13 Trustee
P.O. Box 430908
St. Louis, MO 63143

All Creditors and Parties in Interest

CONSUMER LAW CENTER OF STL
2249 S BRENTWOOD BLVD
BRENTWOOD, MO 63144

In re:
Joshua Mandelberger
Debtor

Case No. 21-41915-bss
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0865-4
Date Rcvd: Oct 08, 2021

User: admin
Form ID: pdf03

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 10, 2021:

Recip ID	Recipient Name and Address
db	+ Joshua Mandelberger, 4260 Castleman Ave., Saint Louis, MO 63110-3503
25042516	+ Costco Anywhere Visa Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
25058663	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
25042519	+ Mazda Financial Services, 6400 Main Street, Suite 200, Buffalo, NY 14221-5803
25042520	Mercy Clinic - St. Louis, c/o Receivable Solutions, Inc, PO Box 505023, Saint Louis, MO 63150-5023
25042521	Mercy East, PO Box 505381, Saint Louis, MO 63150-5381
25067698	Mercy Health, PO Box 1123, Minneapolis, MN 55440-1123
25042522	Mercy Hospital - St. Louis, c/o Receivable Solutions, Inc., PO Box 206153, Dallas, TX 75320-6153
25042525	+ QC Services Limited Partnership, PO Box 3855, Houston, TX 77253-3855
25064034	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
25042512	+ Email/PDF: MarletteBKNotifications@resurgent.com	Oct 08 2021 22:41:14	Best Egg, Attn: Bankruptcy, 1523 Concord Pike, Ste 201, Wilmington, DE 19803-3656
25042513	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 08 2021 22:41:19	Capital One, AttnL: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
25042515	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 08 2021 22:41:16	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
25048172	Email/Text: mrdiscen@discover.com	Oct 08 2021 22:32:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
25042517	+ Email/Text: mrdiscen@discover.com	Oct 08 2021 22:32:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
25042518	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 08 2021 22:32:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
25042514	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 08 2021 22:41:13	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
25058330	Email/PDF: resurgentbknofications@resurgent.com	Oct 08 2021 22:41:22	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
25042523	Email/Text: ecfnofices@dor.mo.gov	Oct 08 2021 22:32:00	Missouri Department of Revenue, Bankruptcy Unit, PO Box 475, 301 W. High Street, Jefferson City, MO 65105-0475
25042524	Email/Text: Bankruptcy.Notices@pnc.com	Oct 08 2021 22:32:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
25067618	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 08 2021 22:41:14	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
25042526	Email/Text: usamoe.bankruptcy.filings@usdoj.gov	Oct 08 2021 22:32:00	United States Attorney, 111 South 10th Street 20th Floor, Saint Louis, MO 63102

District/off: 0865-4

User: admin

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TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 10, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 8, 2021 at the address(es) listed below:

Name	Email Address
David Nelson Gunn	on behalf of Debtor Joshua Mandelberger generalmail@thebkco.com clcstlecf@gmail.com;stlouistbcwam@gmail.com;r51538@notify.bestcase.com
Diana S. Daugherty	standing_trustee@ch13stl.com trust33@ch13stl.com
Office of US Trustee	USTPRegion13.SL.ECF@USDOJ.gov

TOTAL: 3